

Choosing Your Retirement Community

*A guide to finding a perfect home
for your retirement*





Before you begin deep research into the right retirement community, you need to ask yourself one simple but important question: How do I know when I am ready to move to a retirement community?

If you answer yes to any of these questions, it might be time to look into retirement living in a retirement community:

- Are daily household chores becoming too cumbersome?
- Is my healthcare in the future becoming an increasing concern?
- Do I want to be surrounded by other retirees with similar interests?
- Do I feel that my house is too big for just me, or me and my spouse?

Once you decide that retirement community life is right for you, it is important to sit down and discuss the decision with your family. Children may like to be involved in this process, as they often become your caregivers as you grow older.

If you and your family are starting the process of finding your retirement community, here are some things that you need to consider:

Location

One of the first things that comes to mind when you start to consider retirement is location. Some people

choose to move closer to children and grandchildren who have moved away. Others seek a more tropical environment and head closer to the equator. If you are looking for a life that offers easy access to the city with the feel of a suburban community, Sherwood Oaks might be the right place for you.

Pittsburgh offers:

- Easy access to public transportation
- Four distinct and beautiful seasons
- A diverse array of cultural attractions
- A short trip to a professional football, baseball, or hockey game
- Restaurants serving food from around the world and food that is uniquely Pittsburgh
- Easy access to attractions such as the Pittsburgh Zoo, Phipps Conservatory, and the Carnegie Science Center, which you can enjoy with friends and family

Health Facilities

Sherwood Oaks is a Continuing Care Retirement Community (CCRC), which means that once you make the move from your house to your new home at Sherwood Oaks, you won't ever be forced to make another move again. This is because with a CCRC, your housing, services, and nursing care are all handled for you.



As you get older, the convenient availability to health services in relation to your home will become an important factor to your living situation. Although you may have a clean bill of health now, you have to

consider the future and what it will bring. You need to ask yourself these questions:

- Are there any age-related diseases that run in my family?
- If I am unable to care for myself or my spouse one day, what are my options?
- How easy will it be for me to get to doctors appointments or get emergency care?

Your health can be unpredictable, but one way to ensure that you get the care you need is to choose a retirement community that offers a full range of health services.

Sherwood Oaks is part of UPMC Senior Communities and offers health care including:

- A community nurse
- Recreational, occupational, and physical therapies
- Registered nurses on duty 24 hours a day and physicians on call
- Regular doctors' office hours
- Skilled nursing care and licensed personal care
- Specialty care for memory impairment

Don't take chances when it comes to your health. No matter the retirement community you choose, be sure that it fits all of your present and future care needs.

Amenities and Utilities

Living in a retirement community also involves living on a budget, which is why it is extremely important to understand what amenities are included in the package you are paying for. Will you still have to pay utilities? For meals? For activities? It helps to make a list of your

current budget and then check to see which of these expenses will be covered by your yearly or monthly fee at your retirement community.

The amenities and utilities covered in your Sherwood Oaks monthly package are:

- Gas
- Electric
- Water
- Sewer
- Home repair
- Snow removal
- Grounds Maintenance
- Housekeeping
- Fitness membership
- A meal plan
- Scheduled transportation
- Entertainment
- 24/7 access to a community nurse
- One meal/day with option to purchase more meals

Each and every Sherwood Oaks resident is guaranteed these things, regardless of the living option they choose. Other special services are available to add to your package.



Cost

Living on a fixed income can make choosing a retirement community difficult. Some retirement homes include fees that are six figures and above – a stretch for someone looking to enjoy their golden years comfortably. Plus, paying privately for extended care can put quite a dent in your wallet – which is why Sherwood Oaks offers these services to our clients at an affordable price. And while maintaining a home on your own may seem like a financially responsible decision to a healthy person, it is important to consider your needs 5 or 10 years from now. There is no price to put on the peace of mind of having your household to-do list taken care of for you.

There are three available living options at Sherwood Oaks:

Lifecare Advantage

- **Entry fee starts at \$75,415, monthly fee starts at \$2,141**
- Unlimited days of extended care (i.e. Personal Care, Memory Support and Nursing Care)

Modified Lifecare

- **Monthly discounts range from \$250 - \$1,305**
- Financial discount on their monthly fee in exchange for paying more for extended care at a later date

Patio Home Rental

- **Rents begin at \$2,297 and includes utilities and all Sherwood Oaks amenities**

A move to Sherwood Oaks also means no more paying real estate or school taxes, and you can file medical expenses on your federal income tax return. When you select your patio home, a 15% deposit toward your home will be required. The rest of your entrance fee is due at move-in.

Activities

If you think that retirement is boring, you haven't seen all of the options available to you! Life at a retirement community can be anything you want it to be if your retirement community offers the right activities. If you are a health nut, you'll want to look for a community that offers gym equipment, walking trails, or alternative types of workouts. If you're a book lover you may want more educational options or a place where you can go to get some quiet time. From an exciting and active lifestyle to one full of relaxation, you should absolutely be able to find everything you want in your perfect retirement community.

Activities available to Sherwood Oaks residents include:

- Badminton net
- Bocce court
- Fitness center and exercise room
- Personal trainer, yoga, tai chi, exercise classes, and aquatic, strength, and balance training
- Billiard room
- Horseshoe pit
- Swimming pool
- Jacuzzi
- Walking paths
- Shuffleboard
- Putting green
- Garden plots
- Woodworking shop
- Computer lab with free internet
- Theater-style auditorium
- Rooms for ceramics, art, learning, and entertainment
- Concerts
- Community

Living in a community surrounded by friends is all anyone could ask for. So when you go to look at retirement communities, it is just as important to look at things like culture and community as it is to look at cost. Your retirement community should offer opportunities for you to meet new people and create new bonds that will make you feel relaxed and welcome in your new environment.



Pets

It is very common for senior citizens to enjoy the company of a pet. And that's great, because pets are shown to help us live longer, happier lives. According to the Journal of the American Geriatrics Society, senior citizens with pets are even shown to cope better with stress. However, many retirees are forced to find homes for their four-legged companions when they make the decision to move to a retirement community. If you have a pet that you aren't willing to part with, you'll need to know if they will be welcome at your retirement community.

At Sherwood Oaks, we are proud to say that pets are welcome to all of our independent living residents.

Selling Your Home

One of the biggest and most difficult decisions to make when considering a retirement community is whether you are ready to sell your home. Often, this is the home in which you raised your family and built your life. It can be hard to let go of the memories you have associated with your house.

However, moving to a retirement can alleviate a lot of stress associated with household chores, repairs, and upkeep. Your retirement community should help make the transition from a self-maintained home to independent living at a retirement community as

seamless as possible. Many retirement communities offer consultation and resources to help you sell your home.

Sherwood Oaks has a Preferred Realtor program with Howard Hanna and Prudential Preferred Realty due to the fantastic level of service that they have shown our residents. You can also have someone come into your home and give you a free estimate for holding an estate sale.

Plus, we'll even help you move! We will send a Moving Organizer to your home to help you make a plan. You will get five hours of their time to be sure that everything is taken care of! And when you go with one of our preferred realtors, you will get moving boxes for free and a 10% refund on the total commission from the sale of your home.

Making a Retirement Community Home

Once you've done your off-site research, you should schedule a visit to any of the retirement communities of interest to you. There, you will be able to see the campus for yourself and ask any questions that you may need answered. From there, you will be one step away from choosing your new home – signing the papers!



To schedule a visit to Sherwood Oaks Retirement Community, call us at 1-800-642-2217.